



Order Filed on March 21, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
PB-850-C

Eisenberg Gold & Agrawal, P.C.  
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Attorney for Peritus Portfolio Services II, LLC as  
servicer for Crescent Bank & Trust

In Re:  
CRYSTAL M. DUNSTON

Case No. 22-15435

Adv. No.

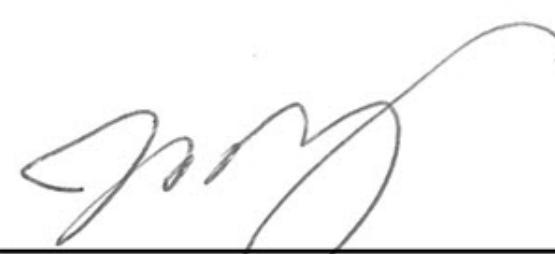
Hearing Date: 3-5-24

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: March 21, 2024**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Crystal M. Dunston

Case No: 22-15435

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Peritus Portfolio Services II, LLC as servicer for Crescent Bank & Trust (“Peritus”), with the appearance of Brad J. Sadek, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Peritus is the holder of a first purchase money security interest encumbering a 2018 Kia Sorento bearing vehicle identification number 5XYPG4A30JG344921.**
- 2. That the Debtor’s account has post-petition arrears through February 2024 in the amount of \$3,934.86.**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above through her Chapter 13 Plan.**
- 4. That commencing March 2024, the Debtor is to resume making regular monthly payments directly to Peritus in accordance with the terms of the loan agreement. If the Debtor fails to make any payment within thirty (30) days after a it falls due, Peritus shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Peritus/Crescent must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Peritus shall be entitled to stay relief**

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**upon filing a certification that insurance has lapsed and serving such certification on the Debtor, his attorney, and the Chapter 13 Trustee.**

- 6. That the Debtor is to pay a counsel fee of \$549.00 to Peritus through her Chapter 13 Plan.**